

Information to identify the case:				
Debtor 1	<u>Natalie A. Schirripa</u>			Social Security number or ITIN xxx-xx-6596
	First Name	Middle Name	Last Name	EIN --_-----
Debtor 2	<u></u>			Social Security number or ITIN -----
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN --_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA				
Case number: 15-23234-JAD				

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Natalie A. Schirripa
aka Natalie A. Schirripa-Decker, fka Natalie A.
Schirripa-Shain

11/30/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Natalie A. Schirripa
Debtor(s)

Case No. 15-23234-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 30, 2020

User: culy
Form ID: 3180W

Page 1 of 4
Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2020:

Recip ID	Recipient Name and Address
db	+ Natalie A. Schirripa, 126 Tara Drive, Fombell, PA 16123-2130
14102341	+ AFNI/Verizon, POB 3037, Bloomington, IL 61702-3037
14102344	Allied Interstate, POB, Warrenton, VA 20188
14102348	+ Amex, Po Box 1270, Harrisburg, PA 17108
14102349	+ Arrow Financial Services, 4660 Trindle Road No. 300, Camp Hill, PA 17011-5610
14159848	+ Borough of Oakdale/West Allegheny SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14102358	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas, 200 Civic Center Drive 11th Fl., Columbus, OH 43215
14102362	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240
14102350	Cadlerock III, LLC, 101 Nort Center Street, Newton Falls, OH 44444
14102357	+ Citifinancial Retail Services, POB 140489, Irving, TX 75014-0489
14102367	+ EMC Mortgage / Bear Sterns, c/o Gregory Javardian, Esq., 1310 Industrial Blvd No. 101, Southampton, PA 18966-4030
14102372	+ Galaxy International Purchasing, POB 1022, Wixom, MI 48393-1022
14102376	+ HFC, POB 9616, Virginia Beach, VA 23450-9616
14102377	Internal Revenue Service, c/o Edward Laubach, Esq., Suite 601C-Liberty Ctr., Pittsburgh, PA 15222
14102378	+ National American Credit, POB 1099, Langhorne, PA 19047-6099
14102379	+ National American Credit Corp., One Allied Drive, Feasterville Trevose, PA 19053-6945
14102382	+ Northland Group, POB 390905, Minneapolis, MN 55439-0905
14102383	+ Oakdale Borough, 6115 Noblestown Road, Oakdale, PA 15071-1347
14108882	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101
14102384	PNC Bank, POB 5670, Cleveland, OH 44101
14102385	+ Portnoff Law Asso., POB 3020, Norristown, PA 19404-3020
14102390	+ Stephen W. Decker, 25 Redstone Lane, Washington, PA 15301-6324
14102391	+ Stone & Stone, 828 Frick Building, 437 Grant Street, Pittsburgh, PA 15219-6002
14102392	+ TraceEvidence LLC, c/o Stanley Ference III, 409 Broad Street, Sewickley, PA 15143-1557

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 01 2020 05:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 01 2020 03:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 01 2020 05:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 01 2020 03:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA

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14160095	EDI: BECKLEE.COM	Dec 01 2020 05:48:00	17128-0946 AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14102343	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 01 2020 03:11:00	Allegheny Power, POB 1392, Fairmont, WV 26555-1392
14102342	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 01 2020 03:11:00	Allegheny Power, 800 Cabin Hill Drive, Greensburg, PA 15606-0001
14102345	+ EDI: BECKLEE.COM	Dec 01 2020 05:48:00	American Express Bank FSB, POB 3001, Malvern, PA 19355-0701
14102347	+ EDI: AMEREXPR.COM	Dec 01 2020 05:48:00	Amex, P.O. Box 981537, El Paso, TX 79998-1537
14102354	EDI: CAPITALONE.COM	Dec 01 2020 05:48:00	Capital One BANK USA N.A., c/o TSYS Debt Mgmt., POB 5155, Norcross, GA 30091
14121123	+ Email/Text: gocadle@cadleco.com	Dec 01 2020 03:11:00	CadleRock III, L.L.C., 100 North Center Street, Newton Falls, OH 44444-1321
14102351	+ Email/Text: cms-bk@cms-collect.com	Dec 01 2020 03:10:00	Capital Management, 726 Exchange Street, Buffalo, NY 14210-1485
14102353	+ EDI: CAPITALONE.COM	Dec 01 2020 05:48:00	Capital One, POB 70884, Charlotte, NC 28272-0884
14126228	+ Email/Text: bankruptcy@cavps.com	Dec 01 2020 03:11:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14102361	+ EDI: CCS.COM	Dec 01 2020 05:48:00	Credit Collection Service, POB 55126, Boston, MA 02205-5126
14102363	+ EDI: NAVIENTFKASMDOE.COM	Dec 01 2020 05:48:00	Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
14102365	+ EDI: ESSL.COM	Dec 01 2020 05:48:00	Dish Network, POB 6633, Englewood, CO 80155-6633
14102368	+ Email/Text: bknotice@ercbpo.com	Dec 01 2020 03:11:00	Enhanced Recovery, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14102369	+ Email/Text: bknotice@ercbpo.com	Dec 01 2020 03:11:00	Erc, Po Box 57547, Jacksonville, FL 32241-7547
14102370	+ EDI: FORD.COM	Dec 01 2020 05:48:00	Ford Cred, Po Box Box 542000, Omaha, NE 68154-8000
14102371	+ EDI: GMACFS.COM	Dec 01 2020 05:48:00	G M A C, Po Box 535160, Pittsburgh, PA 15253-5160
14102375	+ EDI: HFC.COM	Dec 01 2020 05:48:00	HFC, POB 8873, Virginia Beach, VA 23450-8873
14102373	+ EDI: HFC.COM	Dec 01 2020 05:48:00	Hfc, Po Box 9068, Brandon, FL 33509-9068
14102355	EDI: JPMORGANCHASE	Dec 01 2020 05:48:00	Chase Bank USA, POB 15145, Wilmington, DE 19850
14102356	EDI: JPMORGANCHASE	Dec 01 2020 05:48:00	Chase Mtg, Po Box 24696, Columbus, OH 43224
14102395	EDI: JPMORGANCHASE	Dec 01 2020 05:48:00	Washington Mutural, POB 660487, Dallas, TX 75266
14164623	Email/PDF: resurgentbknotifications@resurgent.com	Dec 01 2020 03:32:16	LVNV Funding, LLC its successors and assigns as, assignee of Springleaf Financial, Services Of Indiana, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15074131	Email/Text: jennifer.chacon@spservicing.com	Dec 01 2020 03:12:00	Legacy Mortgage Asset Trust 2019-GS4, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14102381	+ Email/Text: egssupportservices@alorica.com	Dec 01 2020 03:11:00	NCO Financial, 507 Prudential Road, Horsham, PA 19044-2308

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14102380	+ EDI: NESF.COM	Dec 01 2020 05:48:00	National Enterprise Systems, 29125 Solon Road, Solon, OH 44139-3442
14158458	EDI: NAVIENTFKASMDOE.COM	Dec 01 2020 05:48:00	Navient Solutions, Inc. Department of Education, Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
14108882	Email/Text: Bankruptcy.Notices@pnc.com	Dec 01 2020 03:10:00	PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101
14102386	+ EDI: PRA.COM	Dec 01 2020 05:48:00	PRA Receivables Management, POB 12914, Norfolk, VA 23541-0914
14102346	EDI: AGFINANCE.COM	Dec 01 2020 05:48:00	American General, POB 3251, Evansville, IN 47731
14102387	+ EDI: NAVIENTFKASMSERV.COM	Dec 01 2020 05:48:00	Sallie Mae, POB 9532, Wilkes Barre, PA 18773-9532
14102388	+ EDI: NAVIENTFKASMSERV.COM	Dec 01 2020 05:48:00	Slm Financial Corp, 11100 Usa Pkwy, Fishers, IN 46037-9203
14102393	+ EDI: VERIZONCOMB.COM	Dec 01 2020 05:38:00	Verizon, POB 660748, Dallas, TX 75266-0748
14270497	EDI: WFFC.COM	Dec 01 2020 05:48:00	WELLS FARGO BANK, N.A., DEFAULT DOCUMENT PROCESSING, MAC#N9286-01Y, 1000 BLUE GENTIAN ROAD, EAGAN, MN 55121-7700
14102394	EDI: WFFC.COM	Dec 01 2020 05:48:00	Wachovia Mortgage, POB 659558, San Antonio, TX 78265
14102396	+ EDI: WFFC.COM	Dec 01 2020 05:48:00	Wells Fargo, POB 94498, Las Vegas, NV 89193-4498
14102397	+ EDI: WFFC.COM	Dec 01 2020 05:48:00	Wells Fargo, POB 105693, Atlanta, GA 30348-5693
14172892	+ EDI: WFFC.COM	Dec 01 2020 05:48:00	Wells Fargo Bank, N.A., C/O Wells Fargo Bank, N.A., as servicer, Attn: Bankruptcy Department MAC #D3347-0, 3476 Stateview BLVD, Fort Mill, SC 29715-7203
14102398	+ EDI: WFFC.COM	Dec 01 2020 05:48:00	Wells Fargo Financial National Bank, 4137 121st Street, Urbandale, IA 50323-2310
14102399	+ Email/Text: RMOpsSupport@alorica.com	Dec 01 2020 03:11:00	West Asset Management, POB 790113, Saint Louis, MO 63179-0113
14102400	Email/Text: bankruptcy@firstenergycorp.com	Dec 01 2020 03:11:00	West Penn Power, POB 3615, Akron, OH 44309-3615
14160416	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 01 2020 03:11:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
14102366	+ EDI: ECAST.COM	Dec 01 2020 05:48:00	eCast Settlement, POB 35480, Newark, NJ 07193-5480

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Borough of Oakdale
cr		Legacy Mortgage Asset Trust 2019-GS4
cr		WELLS FARGO BANK, N.A.
cr		West Allegheny School District
cr	*+	CadleRock III, L.L.C., 100 North Center Street, Newton Falls, OH 44444-1321
14102359	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas Company, POB 742537, Cincinnati, OH 45274-2537

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14102360	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas of PA, POB 742537, Cincinnati, OH 45274
14136595	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas of Pa., PO Box 117, Columbus, OH 43216
14102352	*+	Capital Management, 726 Exchange Street, Buffalo, NY 14210-1485
14102364	*+	Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
14102374	*+	Hfc, Po Box 9068, Brandon, FL 33509-9068
14102389	*+	SIm Financial Corp, 11100 Usa Pkwy, Fishers, IN 46037-9203

TOTAL: 4 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2020 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Legacy Mortgage Asset Trust 2019-GS4 alubin@milsteadlaw.com bkecf@milsteadlaw.com
Brian Nicholas	on behalf of Creditor Legacy Mortgage Asset Trust 2019-GS4 bnicholas@kmlawgroup.com
Gary William Short	on behalf of Debtor Natalie A. Schirripa garyshortlegal@gmail.com gwshort@verizon.net
Gary William Short	on behalf of Plaintiff Natalie A. Schirripa garyshortlegal@gmail.com gwshort@verizon.net
Jeffrey R. Hunt	on behalf of Creditor West Allegheny School District jhunt@grblaw.com cnoroski@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Oakdale jhunt@grblaw.com cnoroski@grblaw.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 9